

# DIVISION OF FIRE AND RESCUE SERVICES FREDERICK COUNTY, MARYLAND

## AMBULANCE TRANSPORT INSURANCE BILLING PROGRAM

Frequently Asked Questions

#### **Billing Information:**

#### **Q:** Who handles the billing for Frederick County?

**A:** We contract this service to an outside billing vendor, AMB/Ambulance Medical Billing. They are based in Paducah, Kentucky and handle most billing issues.

#### **Q:** How is my insurance information obtained?

**A:** For patients being transported by one of our Fire/Rescue companies, we have an agreement with local hospitals to forward insurance information directly to the billing vendor.

#### ❖ Q: I received a bill and I have insurance.

**A:** There may be times, for whatever reason, that your insurance information is not received or that the insurance information submitted is not current. Our billing vendor will make every attempt to obtain your latest insurance information and submit a claim on your behalf. You may also contact the billing vendor directly at 1-844-889-7701 to provide this information.

#### ❖ O: I received a bill and I am a Subscription Club Member.

**A:** Please contact our billing vendor at: 1-844-889-7701 or the local office at: 301-600-1644 to have this corrected.

#### ❖ Q: Why didn't my insurance company pay for this?

**A:** Not all transports are approved by insurance companies, and many insurance companies will not pay if they feel the transport was not medically necessary. Please contact your specific insurance carrier directly to determine your coverage and the reason your transport was not covered.

## **Q:** I'm a member of the Subscription Club. Why was the insurance company billed?

**A:** As a Subscription Club member you are not billed for any balance that is not covered by your insurance. However, we will file a claim to your insurance company even if you have a subscription membership.

## ❖ Q: How do I pay my bill if I am not insured and I am not a Subscription Club Member?

**A:** You may pay your ambulance bill by personal check or money order made payable to: "Frederick County MD Ambulance Billing"

And mail it to:

Frederick County MD Ambulance Billing P.O. Box 3660 Frederick, MD 21705

#### \* Q: I cannot afford this bill. What can I do?

**A:** We understand that an emergency can happen at any time, especially when you least expect it. Please be assured that we are committed to providing you with excellent professional care, regardless of your ability to pay. Our office will work with you to set up a payment arrangement that is comfortable and affordable to you. Contact the EMS Billing Coordinator at: 301-600-6781 for assistance.